

UNITED STATES BANKRUPTCY COURT
DISTRICT of District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/26/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William E Brovero
 34 Garden Court South
 Garfield, NJ 07026

Social Security/Taxpayer ID/Employer ID/Other Nos.:
 xxx-xx-1434 (William E Brovero)

United States Bankruptcy Judge:
 Honorable Donald H. Steckroth

Attorney for Debtor(s) (name and address):

Michael G. Boyd
 Chestnut Hill Professional Center
 157 Engle Street
 Englewood, NJ 07631
 Telephone number: (201) 894-9800

Trustee:

Jonathan Kohn
 Rothbard, Rothbard, Kohn & Kellar
 Robert Treat Center
 50 Park Place, Suite 1228
 Newark, NJ 07102-4397
 Telephone number: (973) 622-7713
 The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: **August 21, 2009**

Time: **12:30 PM**

Location: **Office of the US Trustee, Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
10/20/09

Deadline to Object to Exemptions:
 Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

MLK Jr Federal Building
 50 Walnut Street
 Newark, NJ 07102
 Telephone number: 973-645-4764

For the Court:

Clerk of the Bankruptcy Court:
 James J. Waldron

Business Hours:

8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 7/29/09

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Service Page 3 of 5

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

Certificate of Service

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CERTIFICATE OF NOTICE

District/off: 0312-2
Case: 09-29303

User: cbarna
Form ID: b9a

Page 1 of 2
Total Noticed: 33

Date Rcvd: Jul 29, 2009

The following entities were noticed by first class mail on Jul 31, 2009.

db +William E Brovero, 34 Garden Court South, Garfield, NJ 07026-2314
aty +Michael G. Boyd, Chestnut Hill Professional Center, 157 Engle Street,
Englewood, NJ 07631-2508
tr +Jonathan Kohn, Rothbard, Rothbard, Kohn & Kellar, Robert Treat Center,
50 Park Place, Suite 1228, Newark, NJ 07102-4307
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
509879501 +Brad Layton, Esq., JP Morgan Chase Legal Dept, 900 US Hwy 9 North,
Woodbridge, NJ 07095-1025
509879505 +Citi Diamond Preferred Rewards Card, Box 6500, Sioux Falls, SD 57117-6500
509879507 +CitiFlex, PO Box 6248, Sioux Falls, SD 57117-6248
509879506 Citibank, 1000 Technology Drive, MS 504A, O Fallon, MO 63368-2240
509879508 Cohn, Lifland Perlman & Hermann & Knopf, Park 80 Plaza West One, Saddle Brook, NJ 07663
509879509 +Countrywide, 1515 Walnut Grove, Room 162, Rosemead, CA 91770-3710
509879510 +Countrywide, 1515 Walnut Grove, Room 152, Rosemead, CA 91770-3710
509879512 +DSNB/Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
509879514 +Home Depot, Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0001
509879517 +Mariysz Pawlowicz, 116 Second Street, Mahwah, NJ 07430-1222
509879518 +Med 1 Chiel Medical Labs, c/o Pual Michael Marketing, 18615 Union Turnpike,
Fresh Meadows, NY 11366-1733
509879519 +Mr. and Mrs. Ioannov, 561 Roosevelt Avenue, Rivervale, NJ 07675-5525
509879520 +Park Central, PO Box 78843, Phoenix, AZ 85062-8843
509879522 SW Anderson, 506 US Highway 46, Teterboro, NJ 07608-1104
509879521 +Susan Keene, Esq., Shculman, Kissel & Keene PC, One Executive Boulevard, Suite 202,
Suffern, NY 10901-4175
509879523 +TD Bank North, P.O. Box 5600, Lewiston, ME 04243-5600
509879525 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit, P.O. Box 8026, Cedar Rapids, IA 52408)
509879524 +The Manhattan Club, 112 North Courtland Street, East Stroudsburg, PA 18301-2104
509879527 +Zwicker & Associates, P.C., 230 Kings Highway East, Suite 347, Haddonfield, NJ 08033-1907

The following entities were noticed by electronic transmission on Jul 29, 2009.

tr +EDI: QJKOHN.COM Jul 29 2009 18:13:00 Jonathan Kohn, Rothbard, Rothbard, Kohn & Kellar,
Robert Treat Center, 50 Park Place, Suite 1228, Newark, NJ 07102-4307
509879499 +EDI: AMEREXPR.COM Jul 29 2009 18:13:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
509879500 EDI: BANKAMER.COM Jul 29 2009 18:03:00 Bank of America, 4060 Ogletown Stan,
Newark, DE 19713
509879503 +EDI: CBCSI.COM Jul 29 2009 18:13:00 CBCS, PO Box 165025, Columbus, OH 43216-5025
509879502 +EDI: CAPITALONE.COM Jul 29 2009 18:13:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
509879504 +EDI: CHASE.COM Jul 29 2009 18:14:00 Chase/Bank One Card Services, 800 Brooksedge Boulevard,
Westerville, OH 43081-2822
509879511 EDI: DISCOVER.COM Jul 29 2009 18:14:00 Discover, P.O. Box 15316, Wilmington, DE 19850
509879513 +EDI: RMSC.COM Jul 29 2009 18:03:00 GEMB/Lowes, P.O. Box 981400, El Paso, TX 79998-1400
509879515 EDI: IRS.COM Jul 29 2009 18:13:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
509879516 EDI: IRS.COM Jul 29 2009 18:13:00 Internal Revenue Services, PO Box 744,
Springfield, NJ 07081-0744

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

509879526* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corp., P.O. Box 8026, Cedar Rapids, IA 52408)
TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2
Case: 09-29303

User: cbarna
Form ID: b9a

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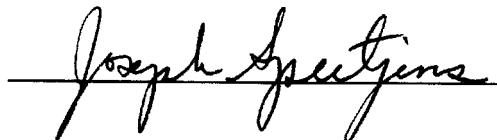
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.